hold there exists no such thing as

hold there exists no such thing as a boss—co-operation is the watchword. The family consists of father, mother and baby daughter. Of course the child has as yet very little to say at our discussions, being only two years old, but nevertheless, her wants when known are properly attended to.

"The way our system works is simple. If one of us desires to make a large purchase, the matter is gone over and the merits of the question considered from all angles, taking into account the future utility of such purchase; because one is always tempted to buy things that are attractive or chesp and that are not actually needed for comfort. This conference takes place not only when purchase of articles for individual use is involved, but when it is a question of new furniture, gifts, the amount to be deposited in the bank or invested, or similar items. Following this course no secrets exist and there is no room for hard feelings, because when any step has been decided on it is through mutual understanding and consent. We have found this a wise and profitable policy to pursue.

"The figures herewith presented are for the year ended Dec. 31, 1914. At that time the baby was just about one year of age. The family income, consisting of only the writer's wages, aggregated \$1,325 for the year. At that time we carried no insurance whatsoever, and had no other source of income. However, conditions have improved, so that this year insurance is carried, amounting to a premium.

is carried, amounting to a premium of \$50 and other society dues to \$30. Also, the income has been increased

We try to limit our expense

CHEAP AMUSEMENTS KEEP

DOWN TOTAL EXPENSES.

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"It will be noted that our amusement cost is low, the reason being that it mostly consisted of the moving picture shows, and the 5-cent theatres at that! We always go together. In summer, however, we took little outings. In such cases, as is also true of Sunday trips to the 'old folks,' the car fares are accounted for separately, as are the cost of lunches. &c. The costs actually chargeable to amusements are only listed under that heading. It will be noted that soda and candy, including ice cream, are listed separately. Most of our laundry is done by the house-wife, but some things are sent out. The item of linen represents the cost of small or odd pieces bought now and then as required. The car fares cover trips to and from business, but also include the fares paid on various trips for amusement or visiting purposes. The item of lunches means the money expended by the wage-earner during business hours. It is easy to understand that such small sums can only cover a 'quick lunch.' As a matter of fact, a light lunch during working hours is more beneficial than a regular dinner.

"We are stanch believers in the earning power of money, and for that reason do not spend any more than necessary at any one time, so that the idle money may be gaining interest. Whenever it is possible we make small investments. We have discovered that this means of saving is really progressive and substantial, but one must be careful in using hardennad means of saving is really progressive and substantial, but one must be careful in using hardennade as a stepping-stone for the future welfare of the family.

"We have given the cost of living considerable study. The sum and substance of our findings is that one must exercise careful judgment when dealing with the shopkeepers and

FUSION ALDERMEN HOLD LAST SESSION

At Next Meeting New Tammany Board Will Be in Office-City Gets Flag.

lay, Jan. 1, the new Board,

In Monday, Jan. 3, the new Board, aving an overwhelming Tammany nembership, will hold its first meeting, with Frank L. Dowling as Vice-hairman. About the middle of Janiary President McAneny will retire to private business and Vice-Chairman Dowling will become acting President. In the absence of Mayor Mitchel, Mr. Dowling will take that official's place as Mayor.

Henry H. Curran, who has been majority leader of the Board for two rears, will become minority leader, he will also become second member of the Finance Committee, of which other Francis P. Kenney or Alex S. Drescher, Brocklyn Tammany Aldermen, will be made Chairman.

A. Van De Sande Bakhuysen, Consul General of the Netherlands, presented to the Aldermen to-day an official fing of the City of New York. The donor of the fing is the City of Amsterdam, Holland.

New Two-Cent Postage Stamps. WASHINOTON, Dec. 21.—The Post fice Department to-day notified post-asters that it is about to issue amped envelopes bearing an em-cased two-cent postage stamp of new sign. The new stamp is printed in d ink, and is in the form of a circle, the centre is emboased the head of



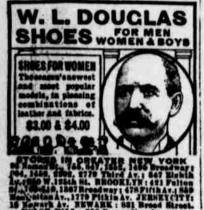
An acceptable gift.

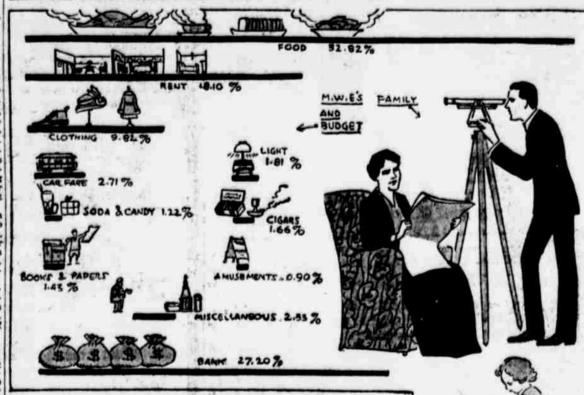
Give Him or Her a pair of Harris Glasses—to cost \$2 or more, as YOU prefer, fitted with plain lenses, to be exchanged for the proper sort—later—at her or his conveni-

A pair of properly fitted Glasses is a Gift — beyond com-

The Examination of eyes by Our Oculist—Registered Phycian—and the adjustment of the frames or mountings by our Optician—is included in the cost of Harris Glasses.

Oculists and Opticions





Male Budget Maker Criticises Other Budget Makers Because They "Skimp" on Food and Go Too High on Clothes, but He's Low on Amusements and He Saves Almost a Dollar a Day From an Income of a Trifle Over \$1,300 a Year.

By Marguerite Mooers Marshall.

A graphically illustrated budget, showing how he and his wife saved ver one-fourth of their yearly income a sum amounting to nearly a dollar day-is presented herewith to Evening World readers by "M. W. E.," a civil engineer. And with the explanation of his own

demestic finances, "M. W. E." contributes a frank criticism of certain budgets that have been already pub-

"Contributors who so for have stated their cases seem to overlook the all-important item of food," he writes. "Generally speaking, the figures for this item are low, whereas the allotment for clothing and, in some cases, the rental, are out of proportion to the remaining costs, and certainly to the income. Why many carry insurance in such large amounts is hard to see. It is a good thing to protect the future welfare of the amily in emergency, but is it not better to live properly, promote health and thereby increase the length of life? Proper food is essential to health;

t gives the ability to provide for and maintain a family." "I myself have been rather amazed for meat in certain of the udgets submitted in The Evening World's prize contest. I know, of course, that in many families there West 125th St., near 4th Ave. has been an increased use of cheese, west 25th St., near Lenex Ave. lentils and other 20-called meat sub-West 25th St., near Lenex Ave. Columbus Ave., bet. Sist & Sid Sts., Name St., near John St. other of our correspondents to-day at 18th Nichelas Ave., bet. 180th & 181st tells of such substitution on his own other of our correspondents to-day 1007 Broadway, near Willoughby, B'Rlyn table. But I do think there is a certain modern tendency to scamp the allowance for food in order that the expenditure for dress may be in-

MOST IMPORTANT ITEM IN BUD-

GET IS FOOD. 'In one sense, of course, that or lunches for a week in order to buy a pair of new pumps. In rell balanced, however, I confess that I shall regard food as a more important item than clothing, and that I shall note carefully the relative expenditures for the two necessities. According to Dr. Benjamin M. Rastall, a civio expert employed by the

Central Mercantile Association of New York, the average family In this city should pay 45 per cent. of its income for food and only 14 per cent. for clothing." esting fetter:

"Dear Madam: The several answer to the question 'What Is Your Family Budget? have indeed proved interesting reading. Some believe in having a good time while the sunshines, whereas others are inclined to thrift and hinge their belief on saving for a rainy day. Self-denial, when judiciously practised, is a worthy asset, but when carried beyond a certain limit, then the family must suffer in one or more directions.

Also, the income has been increased not alone by slightly higher wages, but actually by amusement. We have been applying our hobbies to good purposes. In this way not only is our setual enjoyment of home life made greater, but our mode of living has been increased not alone by slightly higher wages, and alone by slightly hi ily Budget?" have indeed proved inmust auffer in one or more directions. not justified.

years we have succeeded in doing this. It wil be seen by the diagram that food is the largest item, and rent ranks next. At that time we lived in ranks next. At that time we lived in a cozy four-room flat in one of the brownstone New York buildings housing twelve families. Our rent amounted to \$20 per month. For this amount we received hot water and steam heat. Cooking as well as lighting was done by gas. By examining this chart it will be seen that 100 per cent. represents the total income, and out of this 27.2 per cent. was placed in the savings bank. This in actual deposits means \$360.40 for the year. During this last year we had no doctors bills, and did not buy any household utensils or furniture. We did, however, have to make small purchases of home remedies at the drug store, and these are included under miscellaneous costs. "In what follows will be given not only the actual earnings and expenditures of a young, middle-class, average American family, but some of their views on the cost of living. Though the writer is a mere man, it should be noted that this presentation is not made on his own initia-

merohants. This burden, in most cases fails upon the housewife. Most commodities are sold, not on an equitable basis of profit, but on the theory that the price is determined by what you are willing to pay for it, and that figure willing to distorage.

"We have learned that waste in the household must be avoided, but still there is no economy in stale food. A certain amount of nourishing food is of course necessary to the wellbeing of the family. Meat is expensive; flash has a high food value and costs less. When fruit is in season it is good policy to buy pienty of it and then properly preserve it for use through cooking, it is good onenomy to lay in a supply during the summer, as the price is then at its low mark. In making purchases it is wise to examine the food or other material, learn it, price, so elsewhere to compare and cooking, it is good condomy to keep the first time to-day. Before the family will be summer, as the price is then at its low mark. In making purchases it is wise to examine the food or other material, learn it, price, so elsewhere to compare and cooking, it is good condomy to be of the correct of the family. For instance, super cooking the condition of the family of the family begins to course and chally the condition of the family begins to course and chally the condition of the family of

TO-DAY'S P. S. SESSION

His First Duty to Hear the Appeal

Oscar S. Straus, Chairman of the Public Service Commission, presided for the first time to-day. Before he took his seat he was kept busy acknowledging the congratulations of

lyn civic organizations appeared before the Commission to protest against the B. R. T. plan to thirdtrack the Fulton Street "L" line from Nestrand Avenue to Brooklyn

Robert A. Shaw, Chairman of the Committee of One Hundred, pleaded with the commission to hold up its submit a plan of a subway to do away with the third-tracking. He argued that Brooklyn's principal business and shopping district was vitally concerned and asserted that the ele-

entirely.

"We are now getting a plan ready."
said Mr. Shaw. "It would cover the
mile and a saif stretch at issue, the
cost to be assessed—if it has to be
done—on the property benefited." It
was estimated by Mr. Shaw that the
cost of such a tunnel would be \$5,
600,000. The city has \$900,000 which
might be contributed toward the cost
of such an undertaking, he observed.

"You were a very long time going on that errand, Tommie."
"Yes, mother; but you see I'm entered in a race at school to-morrow and I wanted to save my speed."

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